

(Official Form 1) (12/03)

FORM B1	United States Bankruptcy Court <u>Western District</u> District of <u>VIRGINIA</u>	Voluntary Petition																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> Name of Debtor (if individual, enter Last, First, Middle): <u>Cunningham, KAREN E.</u> </td> <td style="width: 50%; vertical-align: top;"> Name of Joint Debtor (Spouse) (Last, First, Middle): </td> </tr> <tr> <td style="vertical-align: top;"> All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <u>KAREN FOSTER</u> </td> <td style="vertical-align: top;"> All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): </td> </tr> <tr> <td style="vertical-align: top;"> Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <u>1543</u> </td> <td style="vertical-align: top;"> Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): </td> </tr> <tr> <td style="vertical-align: top;"> Street Address of Debtor (No. & Street, City, State & Zip Code): <u>2232 Ridgewood Drive</u> <u>LYNCHBURG, VA. 24503</u> </td> <td style="vertical-align: top;"> Street Address of Joint Debtor (No. & Street, City, State & Zip Code): </td> </tr> <tr> <td style="vertical-align: top;"> County of Residence or of the Principal Place of Business: <u>LYNCHBURG CITY</u> </td> <td style="vertical-align: top;"> County of Residence or of the Principal Place of Business: </td> </tr> <tr> <td style="vertical-align: top;"> Mailing Address of Debtor (if different from street address): </td> <td style="vertical-align: top;"> Mailing Address of Joint Debtor (if different from street address): </td> </tr> </table>			Name of Debtor (if individual, enter Last, First, Middle): <u>Cunningham, KAREN E.</u>	Name of Joint Debtor (Spouse) (Last, First, Middle): 	All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <u>KAREN FOSTER</u>	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): 	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <u>1543</u>	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):	Street Address of Debtor (No. & Street, City, State & Zip Code): <u>2232 Ridgewood Drive</u> <u>LYNCHBURG, VA. 24503</u>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	County of Residence or of the Principal Place of Business: <u>LYNCHBURG CITY</u>	County of Residence or of the Principal Place of Business:	Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):												
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Location of Principal Assets of Business Debtor (if different from street address above):																										
Information Regarding the Debtor (Check the Applicable Boxes)																										
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																										
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																								
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business																										
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																								
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Estimated Number of Creditors</td> <td style="width: 10%;">1-15 <input type="checkbox"/></td> <td style="width: 10%;">16-49 <input checked="" type="checkbox"/></td> <td style="width: 10%;">50-99 <input type="checkbox"/></td> <td style="width: 10%;">100-199 <input type="checkbox"/></td> <td style="width: 10%;">200-999 <input type="checkbox"/></td> <td style="width: 10%;">1000-over <input type="checkbox"/></td> </tr> </table>			Estimated Number of Creditors	1-15 <input type="checkbox"/>	16-49 <input checked="" type="checkbox"/>	50-99 <input type="checkbox"/>	100-199 <input type="checkbox"/>	200-999 <input type="checkbox"/>	1000-over <input type="checkbox"/>																	
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THIS SPACE IS FOR COURT USE ONLY <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: auto;"> 2007 SEP 14 P 1:44 </div>																										

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s):	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: LYNCHBURG CITY	Case Number: 03-00348	Date Filed: 1-29-03	
Location Where Filed: LYNCHBURG CITY	Case Number: 03-00854	Date Filed: 9-23-03	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X _____ Signature of Attorney for Debtor(s) (Date)	

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
- ☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

- ☐ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

- ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box.)

- ☐ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

 (Name of landlord that obtained judgment)

 (Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

(Official Form 1) (12/03)

FORM B1, Page 2

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): <u>KAREN F. Cunningham</u>	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: <u>LYNCHBURG CITY</u>	Case Number: <u>03-00348</u>	Date Filed: <u>1-29-03</u>	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

<h3 style="margin: 0;">Signatures</h3>	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>Karen F. Cunningham</u> Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p><u>434-660-1795</u> Telephone Number (If not represented by attorney)</p> <p><u>September 14, 2007</u> Date</p>	<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X _____ Signature of Attorney for Debtor(s) Date</p> <hr/> <p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>
<p style="text-align: center;">Signature of Attorney</p> <p>X _____ Signature of Attorney for Debtor(s)</p> <p>_____ Printed Name of Attorney for Debtor(s)</p> <p>_____ Firm Name</p> <p>_____ Address</p> <p>_____ Telephone Number</p> <p>_____ Date</p>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p><u>KAREN F. Cunningham</u> Printed Name of Bankruptcy Petition Preparer</p> <p><u>230-84-1543</u> Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p><u>2232 Ridgewood Drive</u> Address</p> <p><u>LYNCHBURG, VA. 24503</u></p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X <u>Karen F. Cunningham</u> Signature of Bankruptcy Petition Preparer</p> <p><u>9-14-07</u> Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</p>

<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	
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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Western District of Virginia

2007 SEP 14 P 1:44

In re Karen F. Cunningham
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____

Karen F. Cunningham

Date: 9-14-07

List of Creditors

For Karen F. Cunningham

Sharon Tabor Warren EA Inc.
773 Winesap Road
Madison Heights, Virginia 24572
434-929-1229
\$3940.00

Bank of the James
828 Main Street
Lynchburg, Virginia 24503
434-528-9106
\$15117.00

Sharon Tabor Warren EA Inc.
773 Winesap Road
Madison Heights, Virginia 24572
434-929-1229
\$4250.00

First National Bank
P.O. Box 151
Forest, Virginia 24551
434-525-2000
\$3543.20

Farmer's Bank of Appomottox
18 Main Street
Appomottox, Virginia
434-352-7171
\$11621.00

Bank of the James
828 Main Street
Lynchburg, Virginia 24503
434-528-9106
\$732.00

Columbia Gas
P.O. Box 830005
Baltimore, Md. 21283-0005
\$384.00

Lowe's of Lynchburg
P.O. Box 530914
Atlanta, Georgia 30353-0914
800-444-1408
\$3258.20

City of Lynchburg
900 Church Street
Lynchburg, Virginia
\$564.00

Dell Financial Services
One Dell Way
Round Rock, Texas 78682
800-283-2210
\$743.20

The Macon Bookstore
c/o Randolph Macon Women's College
2500 Rivermont Avenue
Lynchburg, Virginia 24503
\$249.00

Peaks View Animal Hospital
802 Wiggington Road
Lynchburg, Virginia 24502
434-385-1300
\$492.91

UCB Collections
P.O. Box 140190
Toledo, Ohio 43614
419-866-6221
\$384.20

Direct TV
P.O. Box 830032
Baltimore, Md. 21283-0032
\$224.23

Carilion Bedford Memorial Hospital
#752105
P.O. Box 8716
Roanoke, Virginia 24014-0716
540-224-5430
\$765.25

Security Check, LLC
P.O. Box 1530, Dept 010
Southaven, MS 38671-0016
877-892-4325
\$87.84

AT&T
P.O. Box 8212
Aurora, Ill. 60572-8212
800-288-2747
\$173.00

Credit Collection Services
Two Wells Avenue
Newton, MA 02459
800-775-8220
\$40.05

John L. Wynne
1688 Holcomb Rock Road
Lynchburg, Virginia 24503
434-384-1635
\$3769.00

Faisal Development, LLC.
c/o Seth E. Twery
715 Court Street, Second Floor
P.O. Box 185
Lynchburg, Virginia 24505-0185
\$5820.00

Lindonn Associates
P.O. Box 1099
Lynchburg, Virginia 24505
\$1850.00

Adelphia
2820 Linkhorne Drive
Lynchburg, Virginia 24503
\$243.00

Acres of Virginia, Inc.
404 Clay Street
Lynchburg, Virginia 24505
\$1650.00

Daimler Chrysler
P.O. Box 9223
Farmington Hills, Mi. 48333
800-801-2055
\$15950.00

John L. Wynne
1688 Holcomb Rock Road
Lynchburg, Virginia 24503
434-384-1635
\$4253.00

Central Credit Services
9550 Regency Square Blvd. Suite 500
Jacksonville, Fl. 32225
\$175.25

Chevy Chase Bank
P.O. Box 15292
Wilmington, Delaware 19886-5292
800-477-6761
\$122.54

Beneficial/Household Finance
P.O. Box 4153
Carol Stream, Illinois 60197
800-547-8776
\$5693.30

First Point Collections
P.O. Box 26140
Greensboro, N.C. 27402
800-609-5666
\$289.18

National Loan Recovery
c/o Shenandoah Legal Group
310 Jeffereson Street S.E.
Roanoke, Virginia 24011
540-344-4490
\$3278.66